

Information to identify the case:

Debtor 1	Charles B. Cross	Social Security number or ITIN xxx-xx-2554
	First Name Middle Name Last Name	
Debtor 2	Barbara A. Cross	EIN -----
(Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN xxx-xx-6859
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 15-21758-CMB		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles B. Cross

Barbara A. Cross

9/12/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:
 Charles B. Cross
 Barbara A. Cross
 Debtors

Case No. 15-21758-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Sep 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2017.

db/jdb	+Charles B. Cross, Barbara A. Cross, 205 Southern Street, McKeesport, PA 15133-2439
cr	+Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
14112730	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478
14046306	+Chase, PO Box 24696, Columbus, OH 43224-0696
14409690	+Highmark, PO Box 382054, Pittsburgh, PA 15251-8054
14409684	Jefferson Hospital, 575 Coal Valley Road, Pittsburgh, PA 15236
14409687	Pagoda, Southland Shopping Center, Pittsburgh, PA 15236

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QNLCARDIELLO.COM Sep 13 2017 02:28:00 Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 13 2017 02:32:30 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+EDI: PRA.COM Sep 13 2017 02:28:00 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14046305	+EDI: GMACFS.COM Sep 13 2017 02:28:00 Ally Bank, PO Box 380902, Minneapolis, MN 55438-0902
14050759	EDI: GMACFS.COM Sep 13 2017 02:28:00 Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14409682	+EDI: RCSFNBMARIN.COM Sep 13 2017 02:28:00 Credit One, PO Box 60500, City of Industry, CA 91716-0500
14052961	EDI: DIRECTV.COM Sep 13 2017 02:28:00 Direct TV, c/o AFNI, 2230 E Imperial Highway, El Segundo, CA 90245
14409683	EDI: DISCOVER.COM Sep 13 2017 02:28:00 Discover, PO Box 15192, Wilmington, DE 19850
14418687	EDI: DISCOVER.COM Sep 13 2017 02:28:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14046307	+E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 13 2017 02:33:08 Duquesne Light Company, Payment Processing Center, Pittsburgh, PA 15267-0001
14117583	+E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Sep 13 2017 02:33:08 Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14110235	+EDI: IRS.COM Sep 13 2017 02:28:00 Internal Revenue Service, 1000 Liberty Ave Room 711B, Pittsburgh, PA 15222-4107
14409685	+E-mail/Text: ebnsterling@weltman.com Sep 13 2017 02:32:14 Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
14409686	+EDI: CBSKOHLS.COM Sep 13 2017 02:28:00 Kohls, PO Box 3084, Milwaukee, WI 53201-3084
14676949	+EDI: RESURGENT.COM Sep 13 2017 02:28:00 PYOD, LLC its successors and assigns as assignee, of FNBM, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
14663467	+EDI: PRA.COM Sep 13 2017 02:28:00 Portfolio Recovery Associate, LLC, PO Box 41067, Norfolk, VA 23541-1067
14409688	+E-mail/Text: csidl@sbcglobal.net Sep 13 2017 02:32:54 Premier Bank Card, PO Box 2208, Vacaville, CA 95696-8208
14409689	+EDI: RMSC.COM Sep 13 2017 02:28:00 Wal-Mart, PO Box 530927, Atlanta, GA 30353-0927
	TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr	Duquesne Light Company
cr	JPMORGAN CHASE BANK, N.A.
cr	U.S. Bank National Association, Et Al...

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: gamr
Form ID: 318

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Total Noticed: 25

Date Rcvd: Sep 12, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor U.S. Bank National Association, Et Al...
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, Et Al...
bkgroup@kmllawgroup.com
Kenneth M. Steinberg on behalf of Joint Debtor Barbara A. Cross
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
;clivingston@steidl-steinberg.com;r53037@notify.bestcase.com
Kenneth M. Steinberg on behalf of Debtor Charles B. Cross julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
;clivingston@steidl-steinberg.com/r53037@notify.bestcase.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 8